
Please replace the paragraph beginning at page 8, line 9, with the following:

--At the vehicle-mounted communication device of the invention of claim 1
intercommunication of information is carried out with respect to the road-side
communication means located at the road side, with the transmitting/receiving means. The
IC card is attachable and detachable at the vehicle-mounted communication device and
stores in the storage means the user information regarding the balance of charges. The
encryption means encrypts output information based on the user information and then
outputs. The encryption means also decodes the encrypted input information regarding the
user information. Among the information received from the road side by the
transmitting/receiving means, the encryption information is relayed to the IC card by the
relay means. Accordingly, the encryption information passes through the vehicle-mounted
communication device in a form of being left unchanged, and thus, the secrecy of the
encryption information is maintained and the security thereof is protected.--
